EXHIBIT "C"

mcm Midland Credit Management, Inc.
2365 Northside Drive
Suite 300
San Diego, CA 92108

02-22-2017

Original Creditor	HSBC Bank Nevada, N.A.
Original Account Number	5407915021263360
MCM Account Number	8539200518
Current Balance	$1,002.63
Current Owner	Midland Funding LLC

You are pre-approved for a 40% discount!
Call (877) 231-8886

P138T5160 001

Keith E Landrus
504 W Glass Ave
Spokane, WA 99205-2915

Choose The Option That Works For You.

Benefits of Paying!

- Save up to $401.05
- Offer Expiration date: 03-24-2017

CALL US TODAY!
(877) 231-8886

RE HSBC Bank Nevada, N.A.

Dear Keith,

Congratulations! You have been **pre-approved** for a discount program designed to save you money. Act now to maximize your savings and put this debt behind you by calling (877) 231-8886. Pay online today at www.midlandcreditonline.com.

Option	Amount
Option 1: 40% OFF Payment Due Date: 03-24-2017	You Pay Only $601.57
Option 2: 20% OFF First Payment Due Date: 03-24-2017	6 Monthly Payments of Only $133.68
Option 3: Monthly Payments As Low As: † Call today to discuss your options and get more details.	$50 per month†

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

Sincerely,

Tim Bolin

Tim Bolin, Division Manager

The law limits how long you can be sued on a debt. Because of the age of your debt, we will not sue you for it. If you do not pay the debt, we may continue to report it to the credit reporting agencies as unpaid.

We are not obligated to renew any offers provided.

Hours of Operation
Sun-Th: 5am-9pm PT;
Fri-Sat: 5am-4:30pm PT;

(877) 231-8886

midlandcreditonline.com

Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060-0578

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

MCM Account Number 8539200518
Current Balance $1,002.63

Total Enclosed $.

Mail Payments to:
Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060-0578

Manage Your Account Online
midlandcreditonline.com

Important Payment Information

Make checks payable to:
Midland Credit Management
Enter your MCM Account # on all payments

(877) 231-8886

se habla espanol
(888) 422-5178

12 8539200518 8 0060157 032417 5 106821734

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Important Disclosure Information

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

To report any inaccuracies or to dispute this debt, please call (877) 231-8886
Calls to and/or from this company may be monitored or recorded.

Basic Information

Original Creditor	HSBC Bank Nevada, N.A.	Charge-Off Date	02-28-2011
Original Account Number	5407915021263360	Charge-Off Balance	$690.04
Current Creditor *The sole owner of this debt*	Midland Funding LLC	Current Servicer	Midland Credit Management, Inc.

Balance Information

Principal Balance	$690.04	Last Payment Date: 06-30-2010
+ Seller Interest Balance	$0.00	
+ Seller Fees Balance	$0.00	
+ MCM Interest Balance	$312.59	
Current Balance	$1,002.63	

Historic interest rate used for the interest balance above: 12%. No additional interest will be charged by MCM.

Important Contact Information

Send Payments to:	For disputes call (877) 231-8886 or write to:	Physical Payments for Colorado Residents:
Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060-0578	Attn: Consumer Support Services 2365 Northside Drive Suite 300 San Diego, CA 92108	80 Garden Center Suite 3 Broomfield, CO 80020 Phone (303) 920-4763

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law:

You are hereby notified that a negative report on your credit record may be submitted to a credit reporting agency if you fail to meet the terms of your credit obligations.

IF YOU LIVE IN MASSACHUSETTS, THIS APPLIES TO YOU: NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to MCM.

IF YOU LIVE IN MINNESOTA, THIS APPLIES TO YOU: This collection agency is licensed by the Minnesota Department of Commerce.

IF YOU LIVE IN NEW YORK CITY, THIS APPLIES TO YOU: New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728, 2022587, 2023151, 2023152, 2027429, 2027430, 2027431

IF YOU LIVE IN NORTH CAROLINA, THIS APPLIES TO YOU: North Carolina Department of Insurance Permit #101659, #4182, #4250, and #3777, #111895, and #112039. Midland Credit Management, Inc. 2365 Northside Drive, Suite 300, San Diego, CA 92108

IF YOU LIVE IN TENNESSEE, THIS APPLIES TO YOU: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.